

Amrane Cohen, Trustee  
 Orange City Square  
 770 The City Dr. South, #8500  
 Orange, CA 92868

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**

**TRUSTEE'S SIX MONTH REPORT OF RECEIPTS AND DISBURSEMENTS**

For the period from October 01, 2014 to March 31, 2015

Chapter 13 Case #: 8:14-bk-12038-TA

Re: **Alfredo Andrade**  
**Teresa Banda**  
**POB 1583**  
**LOS ALAMITOS, CA 90720**

Attorney: **Paul Horn**  
**Law Office of Paul Horn**  
**4703 Walnut Grove Avenue**  
**Rosemead, CA 91770**

This case percentage to unsecured creditors is 0.00 %

**RECEIPTS FOR PERIOD**

Date	Source	Amount	Date	Source	Amount	Date	Source	Amount
Oct-14	125014449	\$447.09	Nov-14	530019857	\$447.09	Dec-14	49014846	\$447.09
Dec-14	49014946	\$447.09	Feb-15	530020197	\$447.09	Mar-15	49015167	\$447.09

**CLAIMS STATUS AND DISTRIBUTIONS FOR THE PERIOD**

CLAIMANT NAME		ACCOUNT									
Claim#		Class	Int Rate	Claim Amount	Percent to be paid	Principal Paid	Interest Paid	Principal Balance			
Disbursement Date			Check #	Type	Disbursement Amt	Disbursement Date			Check #	Type	Disbursement Amt
<b>JPMORGAN CHASE BANK, N.A.</b>		<b>2436</b>									
<b>14</b>		Secured		9,791.46	100.00%	1,513.49	0.00	8,277.97			
November 21, 2014	6146570	CR		\$365.96		January 16, 2015	6149844	CR		\$573.77	
February 24, 2015	6151417	CR		\$286.88		March 20, 2015	6153104	CR		\$286.88	
<b>Paul Horn</b>											
<b>0</b>		Admin		2,500.00	100.00%	2,500.00	0.00	0.00			
October 17, 2014	6145168	ATTF		\$430.32		November 21, 2014	6146884	ATTF		\$311.72	
<b>WELLS FARGO BANK, NA</b>		<b>4683</b>									
<b>23</b>		Secured		5,558.94	100.00%	756.73	0.00	4,802.21			
November 21, 2014	6147377	CR		\$182.97		January 16, 2015	6150545	CR		\$286.88	
February 24, 2015	6152220	CR		\$143.44		March 20, 2015	6153858	CR		\$143.44	

## **SUMMARY TOTALS TO DATE**

Summary of all receipts and disbursements from the date the case was filed, to and including 03/31/2015

Receipts: \$4,917.99 Paid to Claims: \$2,270.22 Attorney Fees: \$2,500.00 Funds on Hand: \$0.00 Trustee Fees: \$147.77

Plan Base: \* \$26,825.40 Base Balance: \*\* \$21,907.41

\* **NOTE:** The Debtor(s) must pay the greater of the principal balance or the base balance to qualify for a discharge. To calculate the plan balance approximately, total all the amounts in the Principal Balance column. This total does not include any interest that may accrue from the time of the report to the time of the last disbursement in the case.

\*\* **NOTE:** Base Balance does not represent the payoff amount for your case. However, it does represent the minimum amount that you must pay into the case to qualify for a discharge.

**NOTE:** Please remember to submit your tax refunds, if required, or proof that you had no refund for each year. Failure to submit this information will delay the discharge process of your case.

**NOTE: Our office offers you the ability to make your payments through automated check withdrawal; call (714) 621-0200 for more details.**

If your case was confirmed with a dividend of less than 100%, you must provide copies of your tax returns to the trustee within 15 days of filing. Failure to provide these tax returns may result in dismissal or a challenge to your discharge. Tax refunds received by Debtor(s) are usually pledged to the plan.

If the source for any of your payments starts with SUSP that means the payment so identified was mailed to office or lockbox with insufficient or no case number and debtor name on the face of the check and had to be deposited in the suspense account and manually credited to your case. Amounts in the suspense account are not considered in calculating your delinquency and will result in a motion to dismiss from the trustee for failure to make payments. If you have lost our guidelines for making plan payments, provided to you at the 341(a) meeting, please call the office at (714)621-0200 to obtain a new copy.

### **ePay for the Office of Amrane Cohen, Chapter 13 Trustee**

ePay is an on-line system that allows you to tender your payments to the trustee on-line. You will benefit from using this system because:

The cost of the system is less than the cost of purchasing cashier's checks or money order.

You can schedule when you make your payments - however you are still responsible for making your payments prior to the due date.

You will get e-mail confirmation that your payment has been tendered.

If there is any problem getting the funds from your bank account you will get notification the next day.

Payments will usually be posted to your case within two business days.

You can tender any tax refunds pledged to the plan through this system.

You must register an account to take advantage of this system. Registering is free and simple. It can be done on-line at your convenience. You may access the ePay system by visiting our web site: **ch13ac.com** and clicking on the ePay selection on the first page of the site.

You will be required to enter a transaction ID. In your case, your transaction ID is {CaseNumber} followed by the last 4 digits of the social security number of person listed first in this report (if you have a joint case).

There is a fee charged by our bank for this service and that fee is charged to you directly by the bank. The fee is \$2.00 per payment.

We hope you will decide to use this system to tender all your payments to the office.